



PTO/SB/21 (08-00)
Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

AF 3629

Under the Paper Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

		Application Number	09/411,683
		Filing Date	Oct 4, 1999
		First Named Inventor	Fraser <i>Corres. and Mail</i>
		Group Art Unit	3629 <i>BOX AF</i>
		Examiner Name	Dixon, T.
Total Number of Pages in This Submission	10	Attorney Docket Number	108.1001.02

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers <i>(for an Application)</i>	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group <i>(Appeal Notice, Brief, Reply Brief)</i>
<input checked="" type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) <i>(please identify below):</i> Return Postcard
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks		

RECEIVED

MAR 21 2003

GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Steven A. Swernofsky	Reg. no. 33,040
Signature	<i>SA Swernofsky</i>	
Date	03/14/2003	

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on this date: *3-14-2003*

Type or printed name	<i>Steven A. Swernofsky</i>	Date	<i>3-14-2003</i>
Signature	<i>[Signature]</i>		

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



22883
PATENT TRADEMARK OFFICE

Amst 14/c 12
Lownan
9-25-03

Response Under 37 CFR 1.116--Expedited
Procedure-Examining Group 3629

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Stephen K FRASER et al.

Serial No.: 09/411,683

Filed: Oct. 4, 1999

For: Interactive Mortgage and
Loan Information and Real-
Time Trading System

Art Unit: 3629

Examiner: Thomas A DIXON

Tel: (703) 305-4645

Office Action Mailed:

Jan. 14, 2003

RECEIVED

MAR 21 2003

GROUP 3600

Honorable Assistant Commissioner
for Patents
Washington, D.C. 20231

CERTIFICATE OF MAILING (37 CFR § 1.8)

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail, in an envelope addressed to:

Assistant Commissioner for Patents
Washington, DC 20231

on 3-14-2003 Rebekah
Date By:

RESPONSE TO FINAL OFFICE ACTION

Dear Assistant Commissioner:

This paper is responsive to the final Office Action dated as shown above.

Applicants conditionally request an extension of time in the event that one is required for this paper. In accordance with 37 CFR § 1.136(a)(3), authorization is hereby granted to charge all required extension of time fees under 37 CFR § 1.17 to Deposit Account No. 50-0365.